

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION - DETROIT**

In re:

Edward Arnold Miller

Debtor(s)

Case No. 14-49590-PJS

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

David Wm. Ruskin, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/04/2014.
- 2) The plan was confirmed on 12/23/2014.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/28/2018, 08/28/2018, 09/24/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/20/2020.
- 5) The case was completed on 07/07/2020.
- 6) Number of months from filing or conversion to last payment: 73.
- 7) Number of months case was pending: 78.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,265.00.
- 10) Amount of unsecured claims discharged without full payment: \$49,851.48.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

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Receipts:

Total paid by or on behalf of the debtor	\$41,817.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$41,817.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,870.10
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,370.10**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BOARD OF WATER COMMISSION	Secured	500.00	NA	NA	0.00	0.00
CHASE BANK	Unsecured	348.00	NA	NA	0.00	0.00
CITIZENS INSURANCE COMPANY	Unsecured	969.80	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	695.75	NA	NA	0.00	0.00
DTE ENERGY	Unsecured	710.00	2,296.97	2,296.97	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	10,500.00	29,278.84	29,278.84	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	11,559.90	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	20,375.00	30,566.73	30,566.73	5,356.53	0.00
MICHIGAN BELL TELEPHONE COMP/	Unsecured	0.00	100.94	100.94	0.00	0.00
MICHIGAN DEPARTMENT OF TREASU	Priority	4,778.00	NA	NA	0.00	0.00
MICHIGAN DEPARTMENT OF TREASU	Priority	1,515.00	NA	NA	0.00	0.00
MICHIGAN DEPARTMENT OF TREASU	Unsecured	332.00	NA	NA	0.00	0.00
STATE OF MICHIGAN CD	Priority	471.00	513.60	513.60	90.01	0.00
STATE OF MICHIGAN CD	Unsecured	1,047.00	8,788.55	8,788.55	0.00	0.00
US BANK NA	Secured	17,769.00	17,659.58	17,659.58	15,514.46	2,145.12
WAYNE COUNTY TREASURER	Secured	4,630.41	4,630.41	4,630.41	3,172.07	1,403.63
WAYNE COUNTY TREASURER	Secured	3,956.04	3,956.04	3,956.04	2,710.36	1,199.11
WAYNE COUNTY TREASURER	Secured	NA	2,541.85	2,541.85	1,693.56	781.36
WELLS FARGO FINANCIAL NATIONA	Unsecured	6,817.68	7,040.63	7,040.63	0.00	0.00
WELLS FARGO FINANCIAL NATIONA	Unsecured	0.00	0.00	0.00	0.00	0.00
ZEAL CREDIT UNION	Secured	2,751.41	3,157.51	3,157.51	2,006.22	374.47

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,817.09	\$17,520.68	\$2,519.59
All Other Secured	\$11,128.30	\$7,575.99	\$3,384.10
TOTAL SECURED:	\$31,945.39	\$25,096.67	\$5,903.69
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$31,080.33	\$5,446.54	\$0.00
TOTAL PRIORITY:	\$31,080.33	\$5,446.54	\$0.00
GENERAL UNSECURED PAYMENTS:	\$47,505.93	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$5,370.10</u>	
Disbursements to Creditors	<u>\$36,446.90</u>	
TOTAL DISBURSEMENTS :		<u>\$41,817.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/16/2020

By: /s/ David Wm. Ruskin

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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